1. Why is making and sticking to a budget important to you?
2. What information do you need to start budgeting?
3. Prioritize your expenses!
   - What you need to survive, what would be good to have, what you need to thrive, saving for longer term

**Common “Survival” Items:**
- Rent
- Utilities (electric, gas, cable/internet, water)
- Student loans
- Credit cards
- Cell phone
- Car payments and insurance

**Tips/Ideas:**
- Keep it simple
- Figure out what you can stick to
- Give yourself a weekly allowance
- Pay your debt/loan bills on time
- Be honest with yourself

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